Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 1 of 87

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this a amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is o	on Elden	
	your government-issued picture identification (for		First name
	example, your driver's	C.	
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Petersen, Jr.	
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you hused in the last 8 year		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4680	

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Document Page 2 of 87 Desc Main

Case number (if known)

Debtor 1 Elden C. Petersen, Jr.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s) EINs			
34400 Zilm Road	If Debtor 2 lives at a different address:			
Number, Street, City, State & ZIP Code Will County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	■ I have not used any business name or EINs. Business name(s) EINs 34400 Zilm Road Wilmington, IL 60481 Number, Street, City, State & ZIP Code Will County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.			

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 3 of 87

Case number (if known) Debtor 1 Elden C. Petersen, Jr.

ar	Tell the Court About	Your B	ankruptcy Cas	se						
7.	The chapter of the Bankruptcy Code you are			rief description of each, see go to the top of page 1 and			S.C. § 342(b) for Individ	luals Filing for Bankruptcy		
	choosing to file under	☐ Chapter 7								
		□ cı	hapter 11							
		□ cı	hapter 12							
		■ CI	hapter 13							
3.	How you will pay the fee	•	about how you order. If your a a pre-printed a	u may pay. Typically, if you a attorney is submitting your p address.	are paying ayment or	the fee yourself, your behalf, you	you may pay with cash ur attorney may pay wit	or local court for more details n, cashier's check, or money h a credit card or check with		
				the fee in installments. If you in Installments (Official For		e this option, sigi	n and attach the <i>Applic</i>	ation for Individuals to Pay		
			I request that but is not requ	equest that my fee be waived (You may request this option only if you are filing for Chapter 7. is not required to, waive your fee, and may do so only if your income is less than 150% of the						
				your family size and you ar ation to Have the Chapter 7				oose this option, you must fill with your petition.		
O. Have you filed for □ No. bankruptcy within the last 8 years? □ Yes.										
				Northern District of						
			District	Illinois	When	5/15/14	Case number	14-18376		
			District		When		Case number			
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No)							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	es.							
			Debtor				Relationship to y	ou		
			District		_ When		Case number, if	known		
			Debtor				Relationship to y	ou		
			District		When		Case number, if	known		
11.	Do you rent your residence?	■ No	Go to lin	ne 12.						
		☐ Ye	es. Has you	ur landlord obtained an evict	ion judgm	ent against you a	ind do you want to stay	in your residence?		
				No. Go to line 12.						
				Yes. Fill out <i>Initial Statemer</i> bankruptcy petition.	nt About ai	n Eviction Judgm	<i>ent Against You</i> (Form	101A) and file it with this		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

Document Page 4 of 87 Case number (if known) Debtor 1 Elden C. Petersen, Jr. Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 5 of 87 Document

Debtor 1 Elden C. Petersen, Jr. Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

> military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to Disability.

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

Page 6 of 87 Document Case number (if known) Debtor 1 Elden C. Petersen, Jr. Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Elden C. Petersen, Jr. Signature of Debtor 2 Elden C. Petersen, Jr.

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on January 6, 2016

MM / DD / YYYY

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 7 of 87

Debtor 1 Elden C. Petersen, Jr. Page 7 of 87 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John C. Dent	Date	January 6, 2016
Signature of Attorney for Debtor	<u>—</u>	MM / DD / YYYY
John C. Dent Printed name		
John C. Dent, Ltd.		
1000 S. Hamilton Suite D Lockport, IL 60441		
Number, Street, City, State & ZIP Code		
Contact phone 815-588-0327	Email address	jcd60439@yahoo.com
Bar number & State		<u> </u>

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

		DOCUM	eni Page 8 oi 87	
ill in this infor	mation to identify your	case:		
Debtor 1	Elden C. Peterser	n, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	75,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,775.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	93,775.00
Par	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	190,491.60
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	57,071.69
	Your total liabilities	\$	247,563.29
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,393.35
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,793.35
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 01/06/16 12:28:27 Case 16-00257 Doc 1 Filed 01/06/16 Desc Main Document

Page 9 of 87
Case number (if known) Debtor 1 Elden C. Petersen, Jr.

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 6,297.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	ase 16-00257	Doc 1		01/06/16 ument	Entered 01/ Page 10 of 8	06/16 12:28 7	:27 De	sc Maiı	1
FIII	in this infor	mation to identify yo	ur case and	this filing	j:					
Deb	tor 1	Elden C. Peters	sen, Jr.							
		First Name	Mid	ldle Name		Last Name				
	tor 2 use, if filing)	First Name	Mid	ddle Name		Last Name				
Unit	ed States Ba	ankruptcy Court for the	e: NORTHE	ERN DISTI	RICT OF ILLIN	IOIS				
Cas	e number _					-				ck if this is an
SC n ead fits nore	chedul ch category, s best. Be as c space is need	e A/B: Pro eparately list and description accurate a ded, attach a separate s Each Residence, Build	ibe items. List is possible. If heet to this fo	two married rm. On the	d people are fili top of any addi	ng together, both are o tional pages, write you	equally responsible ir name and case no	for supplying	correct info	ormation. If
1.1	Yes. Where i	is the property?		What	is the property	? Check all that apply.				
				_ 🗆	Single-family h		Do not ded	uct secured cla	nims or exem	nptions. Put the
	Street address,	if available, or other descrip	tion		,		amount of a	any secured cla	aims on <i>Sch</i>	edule D:
					Duplex or multi	· ·	Creditors V	/ho Have Clair	ns Secured	by Property.
						or mobile home	Current va	erty?		value of the
	City	State	ZIP Code		Investment pro Timeshare	perty	\$7	75,000.00		\$75,000.00
					Other			he nature of y		
					nas an interest	in the property? Check		ee simple, ten: e), if known.	ancy by the	entireties, or
				one.	Debtor 1 only		Joint ter	•		
					Debtor 2 only					
	County				Debtor 1 and D	ebtor 2 only	. .			
						the debtors and anothe		Check if this is community property (see instructions)		
					information yo	3440	is item, such as loc e family home Zilm Road ington, IL 6048			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$75,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 11 of 87

Case number (if known) Document

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one. Make: the amount of any secured claims on Schedule D: Debtor 1 only Model Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another 2003 Chrysler Town n' Country \$13.325.00 \$13,325.00 mileage 76,000 ☐ Check if this is community property valued using NADA Retail Value (see instructions) Do not deduct secured claims or exemptions. Put 3.2 Make: Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another 2003 Ford F150 \$500.00 \$500.00 Not running ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Chevy Who has an interest in the property? Check one. 3.3 Make: the amount of any secured claims on Schedule D: Silverado Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2002 Year. Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another 2002 Chevy Silverado \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put 34 Make: Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only Year: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another 2004 Dodge Caravan \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$17.825.00 pages you have attached for Part 2. Write that number here......=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured

Debtor 1

Elden C. Petersen, Jr.

claims or exemptions.

D	ebtor 1	Case 16		Doc 1	Filed 01/06/16 Document	Entered 01/06/16 12:2 Page 12 of 87 Case number		Desc Main
6.	Example ☐ No	old goods and es: Major applia	furnishing	s	hina, kitchenware			
	■ Yes.	Describe	One or	dinary lot o	f used household g	oods and furnishings		\$600.00
7.	Electroni Example ■ No	s: Televisions			stereo, and digital equi lia players, games	pment; computers, printers, scanner	s; music c	collections; electronic devices
	☐ Yes.	Describe						
3.	Example No			paintings, pri orabilia, colled		ooks, pictures, or other art objects; st	amp, coin	, or baseball card collections;
9.	Example No	ent for sports es: Sports, photomusical inst	tographic, ex		other hobby equipment;	bicycles, pool tables, golf clubs, skis	s; canoes	and kayaks; carpentry tools;
10	■ No		es, shotguns	s, ammunitio	n, and related equipme	nt		
11.	□ No ´			, leather coat	s, designer wear, shoes	s, accessories		\$250.00
12.	■ No		ewelry, cost	tume jewelry,	engagement rings, wed	dding rings, heirloom jewelry, watche	s, gems, ç	gold, silver
13.	Example ■ No	m animals les: Dogs, cats Describe	, birds, hors	ses				
14.	■ No	er personal a		-	u did not already list,	including any health aids you did ı	not list	
15					rom Part 3, including a	any entries for pages you have atta	ıched	\$850.00
		cribe Your Fina		uitable inter	est in any of the follow	ving?		Current value of the
اح.	o you own	Or have any	.ogui vi eq	MILLEN	oot in any or the follow	9.		portion you own? Do not deduct secured claims or exemptions.
16	Cash Example	les: Money you	ı have in you	ur wallet, in y	our home, in a safe dep	osit box, and on hand when you file	your petiti	on

No

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 13 of 87

Case number (if known) Document Debtor 1 Elden C. Petersen. Jr. □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership. and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401 K Plan \$100.00 Pension from Personal Products Co. Unknown not vested 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Official Form 106A/B Schedule A/B: Property page 4

No

Debtor 1	Case 16-00257 Elden C. Petersen, Jr		Filed 01/06/16 Document	Entered 01/06/16 12:28:27 Page 14 of 87 Case number (if known)	Desc Main
ПYes	Give specific information a				
	property owed to you?	bout tricini			Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	funds owed to you Give specific information ab	pout them, incl	luding whether you alre	eady filed the returns and the tax years	
■ No			sal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
Examp ■ No	amounts someone owes yoles: Unpaid wages, disabilibenefits; unpaid loans Give specific information	ty insurance pa		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
	ets in insurance policies oles: Health, disability, or life	e insurance; he	ealth savings account ((HSA); credit, homeowner's, or renter's insura	nce
	Name the insurance compa Comp	any of each po pany name:	licy and list its value.	Beneficiary:	Surrender or refund value:
If you a someo	terest in property that is dare the beneficiary of a living the has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because
Examp ■ No	against third parties, who ples: Accidents, employmen Describe each claim			it or made a demand for payment s to sue	
■ No	contingent and unliquidat	ed claims of e	every nature, includir	ng counterclaims of the debtor and rights t	o set off claims
	nancial assets you did not	already list			
	Give specific information				
				ny entries for pages you have attached	\$100.00
Part 5: Des	scribe Any Business-Related	Property You O	wn or Have an Interest Ir	n. List any real estate in Part 1.	
	own or have any legal or equit	able interest in	any business-related pro	operty?	
■ No. Go	o to Part 6. Go to line 38.				
	scribe Any Farm- and Comme ou own or have an interest in fal			or Have an Interest In.	

Official Form 106A/B Schedule A/B: Property page 5

		Case 16-00257	Doc 1	Filed 01/06/16 Document	Entered 0: Page 15 of	1/06/16 12:28:27 87	Desc Main
Debt	tor 1	Elden C. Petersen, Jr			. ago 	Case number (if known)	
·6. C	Do you	own or have any legal or	equitable in	terest in any farm- or	commercial fishi	ng-related property?	
- 1	No. G	Go to Part 7.					
ı	☐ Yes.	Go to line 47.					
							Comment value of the
							Current value of the portion you own? Do not deduct secured claims or exemptions.
Part 7	7: Des	cribe All Property You Own o	r Have an Inter	rest in That You Did Not I	ist Above		
		have other property of ar					
	Exampi No	es: Season tickets, country	y club membe	ersnip			
ш	I Yes. G	Give specific information					
54.	Add th	e dollar value of all of yo	our entries fro	om Part 7. Write that r	number here		\$0.00
Part 8	B: List	the Totals of Each Part of thi	s Form				
55	Part 1	Total real estate, line 2					\$75,000.00
		Total vehicles, line 5			\$17,825.00		Ψ10,000.00
		Total personal and hous	sehold items	, line 15	\$850.00		
58.	Part 4:	Total financial assets, li	ne 36		\$100.00		
59.	Part 5:	Total business-related p	property, line	45	\$0.00		
60.	Part 6:	Total farm- and fishing-	related prope	erty, line 52	\$0.00		
61.	Part 7:	Total other property not	listed, line 5	i4 +	\$0.00		
62.	Total p	personal property. Add lin	es 56 through	n 61	\$18,775.00	Copy personal property to	otal \$18,775.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$93,775.00

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

		BOOM		
Fill in this info	rmation to identify your	case:		
Debtor 1	Elden C. Petersei	n, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty Yo	ou Claim	as Exer	npt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	unt of the exemption you claim k only one box for each exemption.	Specific laws that allow exemption
Single family home 3440 Zilm Road Wilmington, IL 60481 Line from <i>Schedule A/B</i> : 1.1	\$75,000.00	\$30,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
2002 Chevy Silverado 2002 Chevy Silverado Line from <i>Schedule A/B</i> : 3.3	\$2,000.00	\$405.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
2004 Dodge Caravan Line from <i>Schedule A/B</i> : 3.4	\$2,000.00	\$2,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
One ordinary lot of used household goods and furnishings Line from Schedule A/B: 6.1	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
One ordinary lot of clothing Line from Schedule A/B: 11.1	\$250.00	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Case 16-00257 Doc 1 Document Page 17 of 87 Debtor 1 Elden C. Petersen, Jr. Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Schedule A/B Check only one box for each exemption. 401 K Plan 735 ILCS 5/12-1006 \$100.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Pension from Personal Products Co. 735 ILCS 5/12-1006

	t vest	ted —	Unknown		100%
	 	Schedule A/B: 21.2			100% of fair market value, up to any applicable statutory limit
3.	•	claiming a homestead exemption of r to adjustment on 4/01/16 and every 3 years	. ,		iled on or after the date of adjustment
	Yes.	Did you acquire the property covered by No Yes	by the exemption w	vithin 1	,215 days before you filed this case?

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

		Document	Page 18 (of 87		
Fill in this informa	ation to identify you	r case:				
Debtor 1	Elden C. Peterse	en, Jr. Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case number						if this is an led filing
Official Form	106D					
		Who Have Claims S	Secured	by Propert	V	12/15
		two married people are filing together, number the entries, and attach it to this				
1. Do any creditors ha	ave claims secured by	your property?				
☐ No. Check t	his box and submit th	nis form to the court with your other	schedules. You	u have nothing else	to report on this form.	
Yes. Fill in a	all of the information I	below.				
Part 1: List All	Secured Claims					
•		ore than one secured claim, list the credite	or separately for	Column A	Column B	Column C
each claim. If more th	nan one creditor has a pa	articular claim, list the other creditors in Pa er according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Bank of Dw	vight	Describe the property that secures the	e claim:	\$4,000.00	\$0.00	\$4,000.00
Creditor's Name		1997 Chevy Luminatotaled				
132 E. Mair Dwight, IL (Number, Street, C	60420 City, State & Zip Code	valued using NADA retail value As of the date you file, the claim is: Chapply. ☐ Contingent ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.				
☐ Debtor 1 only		☐ An agreement you made (such as mo	ortgage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debt	tor 2 only	Statutory lien (such as tax lien, mech	anic's lien)			
	debtors and another	☐ Judgment lien from a lawsuit				
Check if this clair community debt		Other (including a right to offset)	Purchase Money			
			Security			
Date debt was incur	red	Last 4 digits of account numbe	r			
2.2 Green Tree	Financial	Describe the property that secures the	e claim:	\$101,547.60	\$75,000.00	\$26,547.60
Creditor's Name		Single family home 3440 Zilm Road Wilmington, IL 60481				
345 St. Pete Saint Paul,		As of the date you file, the claim is: Chapply. Contingent	neck all that			
Number, Street, C	City, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mo car loan)	ortgage or secure	ed		
Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, mech	anic's lien)			
	debtors and another	☐ Judgment lien from a lawsuit	•			
Check if this clair community debt	m relates to a	Other (including a right to offset)	First Mortgage			
Date debt was incurr	red 2-96	Last 4 digits of account numbe	r 5962			

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 19 of 87

Deb	tor 1 Elden C. Petersen, Jr.		Case	e number (if know)		
	First Name Middle N	Name Last Name	_			
2.3	Heritage Corridor Credit			\$40.20E.00	¢500.00	¢0.705.00
	Union	Describe the property that secures the	e claim:	\$10,295.00	\$500.00	\$9,795.00
	Creditor's Name	2003 Ford F150 Not running				
	1910 Ferro Drive	As of the date you file, the claim is: C	heck all that			
	New Lenox, IL 60451	apply. Contingent				
	Number, Street, City, State & Zip Code	☐ Unliquidated				
Who	owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
	ebtor 1 only	☐ An agreement you made (such as m	ortgage or secured			
	Debtor 2 only	car loan)	iongago or occurred			
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecl	nanic's lien)			
_	at least one of the debtors and another	☐ Judgment lien from a lawsuit	,			
	check if this claim relates to a community debt	Other (including a right to offset)	Purchase Money Security			
Date	debt was incurred	Last 4 digits of account number	er			
2.4	Heritage Corridor Credit Union	Describe the property that secures the	ne claim:	\$13,558.00	\$13,325.00	\$233.00
	Creditor's Name	2003 Chrysler Town n' Coun	try			
		mileage 76,000				
		valued using NADA Retail Va				
	1910 Ferro Drive	As of the date you file, the claim is: C apply.	heck all that			
	New Lenox, IL 60451	Contingent				
	Number, Street, City, State & Zip Code	☐ Unliquidated				
		Disputed				
	o owes the debt? Check one.	Nature of lien. Check all that apply.				
	ebtor 1 only ebtor 2 only	☐ An agreement you made (such as m car loan)	ortgage or secured			
	Pebtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
A	t least one of the debtors and another	☐ Judgment lien from a lawsuit				
	check if this claim relates to a community debt	Other (including a right to offset)	Purchase Money Security	_		
Date	debt was incurred	Last 4 digits of account numb	er			
2.5	Lighthouse Financial	B		\$484.00	\$500.00	\$0.00
	Group Creditor's Name	Describe the property that secures the	ie ciaim:	——————————————————————————————————————	Ψ300.00	Ψ0.00
	c/o Detex Agency & Asscoaites	1992 GMC Jimmy not drivableauto accident				
	PO Box 383	As of the date you file, the claim is: C apply.	heck all that			
	Decorah, IA 52101	Contingent				
	Number, Street, City, State & Zip Code	Unliquidated				
Who	owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
_		_	ortaga or acquired			
	Debtor 1 only Debtor 2 only		iongage or secured			
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecl	nanic's lien)			
_	at least one of the debtors and another	☐ Judgment lien from a lawsuit	,			
	check if this claim relates to a community debt	Other (including a right to offset)	Purchase Money Security	_		
Date	debt was incurred	Last 4 digits of account number	er 8812			
-410			- 0012			

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 20 of 87

Debtor 1 Elden C. Petersen, Jr.		Case	number (if know)		
First Name Middle N	Name Last Name				
2.6 Springleaf	Describe the property that secures the	e claim:	\$3,346.00	\$0.00	\$3,346.00
Creditor's Name	1988 Chevy TruckTotaled			***	,
0440 W. L. W 04	As of the date you file, the claim is: Ch	neck all that			
2149 W. Jefferson St. Joliet, IL 60435	apply.				
	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only	☐ An agreement you made (such as mo	ortgage or secured			
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	anic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)	Purchase			
community debt		Money			
		Security	_		
Date debt was incurred 5-00	Last 4 digits of account numbe	er 9914			
2.7 TCF National Bank Creditor's Name	Describe the property that secures the	e claim:	\$55,448.88	\$75,000.00	\$55,448.88
Creditor's Name	Single family home 3440 Zilm Road				
	Wilmington, IL 60481				
801 Marquette Ave.	As of the date you file, the claim is: Ch	neck all that			
Minneapolis, MN 55402	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
, , , , , , , , , , , , , , , , , , , ,	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only	☐ An agreement you made (such as mo	ortgage or secured			
☐ Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mech	anic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)	Second			
community debt		Mortgage	_		
Date debt was incurred	Last 4 digits of account numbe	r 8001			
O Tide Man	B		*4 505 00	* 0.000.00	* 0.00
2.8 Title Max Creditor's Name	Describe the property that secures the 2002 Chevy Silverado	e ciaim:	\$1,595.00	\$2,000.00	\$0.00
ordator o realito	2002 Chevy Silverado				
1695 Plainfield Road	As of the date you file, the claim is: Cr	neck all that			
Crest Hill, IL 60403	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
, , , , , , , , , , , , , , , , , , , ,	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as mo	ortgage or secured			
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	anic's lien)			
lacksquare At least one of the debtors and another	☐ Judgment lien from a lawsuit				
Check if this claim relates to a	Other (including a right to offset)	Non			
community debt		Purchase Money			
		Money Security			
_ , , , , , , , , , , , , , , , , , , ,					
Date debt was incurred 11/30/2015	Last 4 digits of account numbe	er 1474			

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 21 of 87

Debtor 1 Elden C. Petersen, Jr.			Case number (if know)			
First Name Middle N	Name Last Name	-				
2.9 Will County Clerk	Describe the property that secures the	e claim:	\$217.12	\$75,000.00	\$217.12	
Creditor's Name	Single family home 3440 Zilm Road Wilmington, IL 60481					
302 N. Chicago Joliet, IL 60432	As of the date you file, the claim is: Capply. Contingent	heck all that				
Number, Street, City, State & Zip Code	☐ Unliquidated					
Who owes the debt? Check one. Debtor 1 only	☐ Disputed Nature of lien. Check all that apply. ☐ An agreement you made (such as m	ortgage or secured				
Debtor 2 only	car loan)					
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecl	nanic's lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Non-Purchas e Money Security				
Date debt was incurred	Last 4 digits of account number	er 0000				
Add the dollar value of your entries in C	. •	er here:	\$190,491.6	0		
If this is the last page of your form, add Write that number here:	the dollar value totals from all pages.		\$190,491.6	60		
Part 2: List Others to Be Notified for	or a Debt That You Already Listed					
Use this page only if you have others to b to collect from you for a debt you owe to creditor for any of the debts that you liste do not fill out or submit this page.	someone else, list the creditor in Part 1,	and then list the colle	ction agency here. S	Similarly, if you have mo	re than one	
Name Address	_					
-NONE-	O	n which line in Pa	art 1 did you en	ter the creditor?		
	La	est 4 digits of acc	ount number	-		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

		Document	Page 22 of 87			
Fill in this info	rmation to identify your cas	e:				
Debtor 1	Elden C. Petersen, J	r.				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	Sankruptcy Court for the: N	ORTHERN DISTRICT OF IL	LINOIS			
	_					
Case number (if known)				П	Check if this is	s an
				_	amended filing	
Official Fo	rm 106E/F					
	E/F: Creditors W	ho Have Unsecu	ıred Claims			12/15
any executory corschedule G: Exect D: Creditors Who the Continuation Interpreted in the Continuation Interpreted Inter	ntracts or unexpired leases that outpy Contracts and Unexpired Have Claims Secured by Proper Page to this page. If you have not a like the property of the Property Unsecured to the Part 2. All of Your NONPRIORITY Unsecured to the Part 2. All of Your NONPRIORITY Undeditors have nonpriority unsecured to the property Unsecured to the Part 2. All of Your NONPRIORITY Undeditors have nonpriority unsecured to the page 1.	could result in a claim. Also li Leases (Official Form 106G). D rty. If more space is needed, co information to report in a Part cured Claims claims against you? Insecured Claims red claims against you? rt. Submit this form to the court w ms in the alphabetical order of	f the creditor who holds each claim. If a creditor h	ty (Official dictains in the interest	al Form 106A/B) that are listed in boxes on the le write your nam than one nonprior	and on Schedule off. Attach e and case
			sted, identify what type of claim it is. Do not list clain ou have more than three nonpriority unsecured clair			
4.1 Advan	ce til Payday	Last 4 digits of accou	unt number		\$	903.00
1108 V	Creditor's Name V. Jefferson St. IL 60435	When was the debt in	ncurred?	_		
	Street City State Zlp Code	As of the date you file	e, the claim is: Check all that apply			
	curred the debt? Check one.	☐ Contingent				
☐ Debte	,	☐ Unliquidated				
☐ Debte	or 1 and Debtor 2 only	☐ Disputed				
At lea	ast one of the debtors and another	Type of NONPRIORIT	TY unsecured claim:			
☐ Chec	ck if this claim is for a communi	ty Student loans				
	aim subject to offset?	☐ Obligations arising not report as priority cl	out of a separation agreement or divorce that you daims	did		
■ No		☐ Debts to pension o	or profit-sharing plans, and other similar debts			
☐ Yes		Other. Specify	unsecured personal loan			
4.2 Ameri	can Cash N Go	Last 4 digits of accou	unt number		\$	400.00
Priority 0 1924 F	Creditor's Name Plainfield Rd. Hill, IL 60435	When was the debt in		_	*	

Official Form 106 E/F

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

Debto	Case 16-00257 Doc 1	Filed 01/06/16 Entered 01/06/16 12:28:27 Document Page 23 of 87 Case number (if know)	Desc Main
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify unsecured personal loan	
4.3	American Cash n Go	Last 4 digits of account number	\$ 0.00
	Priority Creditor's Name PO 588	When was the debt incurred?	
	Plainfield, IL 60544 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice purposes only	
4.4	American General Finance	Last 4 digits of account number	\$ 5,353.14
	Priority Creditor's Name 2149 W. Jefferson St.	When was the debt incurred?	
	Joliet, IL 60435 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	■ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify miscellaneous charges	
4.5	American Recovery Systems,		
	Inc. Priority Creditor's Name	Last 4 digits of account number	\$
	1699 Wall St. Ste 300 Mount Prospect, IL 60056	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 24 of 87 Case number (if know)

CDIO	Elden C. Petersen, Jr.		(II KIIOW)	
	Who incurred the debt? Check one. ☐ Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separation agreement on ot report as priority claims	r divorce that you did	
	■ No	☐ Debts to pension or profit-sharing plans, and other	similar debts	
	Yes	Other. Specify notice purposes on	ly	
.6	Americash Loans LLC	Last 4 digits of account number	\$	705.07
	Priority Creditor's Name c/o AAM, Inc.	When was the debt incurred?		
	330 Georgetown Sq., Ste 104 Wood Dale, IL 60191	Then was the dest incurred.		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that ap	ply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement on ot report as priority claims	r divorce that you did	
	No	☐ Debts to pension or profit-sharing plans, and other	similar debts	
	Yes	■ Other. Specify unsecured persona	l loan	
.7	AT&T Wireless	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name 16200 SW 4th Ave.	When was the debt incurred?		
	Portland, OR 97201 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that ap		
	, .		ріу	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	■ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement on ot report as priority claims	r divorce that you did	
	■ No	Debts to pension or profit-sharing plans, and other	similar debts	
	Yes	Other. Specify notice purposes on	ly	
	Diett Hessymiller Leibeler 9			
.8	Blatt, Hasenmiller, Leibsker &	Lock A digito of account number	Φ.	0.00

Moor
Priority Creditor's Name

Last 4 digits of account number

0.00

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 25 of 87 Debtor 1 Elden C. Petersen, Jr. Case number (if know) When was the debt incurred? 125 S. Wacker Ste. 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes notice purposes only Other. Specify 4.9 **Captial One Bank** 6805 672.19 Last 4 digits of account number Priority Creditor's Name PO Box 790216 When was the debt incurred? Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims

	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify	miscellaneous charges	
4.10	Cashland	Last 4 digits of account	nt number	\$
	Priority Creditor's Name 17 Triangle Park Cincinnati, OH 45246	When was the debt in	curred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	Ŭ		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY	f unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising on ot report as priority cla	out of a separation agreement or divorce that you did ims	
	■ No	Debts to pension or	profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	unsecured personal loan	

Cashnet

Priority Creditor's Name

4.11

Last 4 digits of account number

390.00

602.50

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 26 of 87 Case number (if know)

.14	Cb Accts Inc	Last 4 digits of account number 8219	\$	331.00
	☐ Yes	■ Other. Specify Med1 02 Epmg Illinois Riverside		
	■ No	not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated		
	Who incurred the debt? Check one.	☐ Contingent		
•	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Priority Creditor's Name 124 Sw Adams St. Suite 215 Peoria, IL 61602	When was the debt incurred?		
.13	Cb Accts Inc	Last 4 digits of account number 8217	\$	286.00
	Yes	Other. Specify notice purposes only		
	Is the claim subject to offset?	☐ Debts to pension or profit-sharing plans, and other similar debts		
		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt	☐ Student loans		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated		
	Who incurred the debt? Check one.	☐ Contingent		
	Peoria, IL 61654 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Priority Creditor's Name PO Box 1289	When was the debt incurred?		
.12	CB Accounts, Inc.	Last 4 digits of account number	\$	0.00
	Yes	Other. Specify unsecured personal loan		
	■ No	not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans		
	■ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated		
	Who incurred the debt? Check one.	☐ Contingent		
	Cincinnati, OH 45264 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
) CDIO	PO 643990	When was the debt incurred?		
	Liucii C. Feleiseii. 31.	Case Humber (II know)		

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 27 of 87

.17	Cda/pontiac	Last 4 digits of account number 0853	\$ 608.00
	☐ Yes	■ Other. Specify Med1 02 Epmg Illinois Riverside	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	debt	-	
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 only		
	Who incurred the debt? Check one.	☐ Contingent	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	124 Sw Adams St. Suite 215 Peoria, IL 61602	When was the debt incurred?	
.16	Cb Accts Inc Priority Creditor's Name	Last 4 digits of account number 8218	\$ 286.00
	Yes	■ Other. Specify Med1 02 Epmg Illinois Riverside	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt	☐ Student loans	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	Debtor 2 only	☐ Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	124 Sw Adams St. Suite 215 Peoria, IL 61602	When was the debt incurred?	
.15	Cb Accts Inc Priority Creditor's Name	Last 4 digits of account number 5197	\$ 322.00
	□Yes	■ Other Specify Med1 02 Epmg Illinois Riverside	
	■ No	not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did	
	Check if this claim is for a community	☐ Student loans	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	□ Debtor 1 and Debtor 2 only	☐ Disputed	
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated	
	Who incurred the debt? Check one.	☐ Contingent	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	124 Sw Adams St. Suite 215 Peoria, IL 61602	When was the debt incurred?	
eptor	Elden C. Petersen, Jr.	Case number (if know)	

Priority Creditor's Name

Schedule E/F: Creditors Who Have Unsecured Claims

Entered 01/06/16 12:28:27 Case 16-00257 Doc 1 Filed 01/06/16 Desc Main Document Page 28 of 87 Debtor 1 Elden C. Petersen, Jr. Case number (if know) When was the debt incurred? Attn:Bankruptcy Opened 3/01/09 Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collection Attorney Dermatology Limited Other. Specify 4.18 217.00 Cda/pontiac 5854 Last 4 digits of account number Priority Creditor's Name Attn:Bankruptcy When was the debt incurred? Opened 4/01/09 Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? lacksquare Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Pullara Family** ☐ Yes Other, Specify **Dental** 773.55 4.19 ComEd 9009 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? **Bill Payment Center** Chicago, IL 60690 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt

■ No
□ Yes

not report as priority claims

Other. Specify

Obligations arising out of a separation agreement or divorce that you did

☐ Debts to pension or profit-sharing plans, and other similar debts

utilities

Is the claim subject to offset?

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

Document Page 29 of 87 Debtor 1 Elden C. Petersen, Jr. Case number (if know) 4.20 0.00 ComEd Last 4 digits of account number \$ Priority Creditor's Name PO Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Utilities Other. Specify 4.21 Cottonwood Financial Ltd. 4079 1,630.53 Last 4 digits of account number Priority Creditor's Name dba The Cash Store When was the debt incurred? Baker Miller, 29 N. Wacker 5th Fl Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes civil judgment Other. Specify

4.22 Credit Acceptance

Priority Creditor's Name

Attn: Bankruptcy Dept 25505 West 12 Mile Rd Ste 3000

Southfield, MI 48034

Number Street City State Zlp Code

Last 4 digits of account number

9507

Opened 3/01/11 Last

When was the debt incurred? Active 5/16/13

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

8,899.00

\$

Debtor	Case 16-00257 Doc 1 1 Elden C. Petersen, Jr.			red 01/06/16 12:28:27 30 of 87 Case number (if know)	Desc M	ain
- 0010.	Who incurred the debt? Check one.	Contingent				
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unser	cured	l claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a	sepa	ration agreement or divorce that you did		
	■ No		harin	g plans, and other similar debts		
	Yes	Other. Specify	ıton	nobile		
1.23	Creditors Collection B	Last 4 digits of account num	ber	3869	\$	82.00
	Priority Creditor's Name 755 Almar Pkwy	When was the debt incurred	?	Opened 9/01/12	_	
	Bourbonnais, IL 60914 Number Street City State Zlp Code	As of the date you file, the cl	aim i	s: Check all that apply		
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed		Lateture		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unset ☐ Student loans	curec	i ciaim:		
	debt Is the claim subject to offset?	☐ Obligations arising out of a	sena	ration agreement or divorce that you did		
	·	not report as priority claims	•	g plans, and other similar debts		
	■ No □ Yes	_		g plans, and other similar debts	al	
	163		ente			
1.24	Dermatology Limited	Last 4 digits of account num	ber	5402	\$_	45.00
	Priority Creditor's Name 2400 Glenwood Ave., Ste. 126 Joliet, IL 60435	When was the debt incurred	?			
	Number Street City State Zlp Code	As of the date you file, the cl	aim i	s: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unser	curer	l claim:		
	At least one of the debtors and another Check if this claim is for a community	☐ Student loans	oui cc	· oranii.		
	debt Is the claim subject to offset?	☐ Obligations arising out of a	sepa	ration agreement or divorce that you did		
	■ No	not report as priority claims ☐ Debts to pension or profit-s	harin	g plans, and other similar debts		
	Yes	Other. Specify	edic	al services		
1.25	Dermatology Limited	Last 4 digits of account num	ber	4976	\$	76.15
	Priority Creditor's Name 2400 Glenwood Ave., Ste. 126	When was the debt incurred	?			
	Joliet, IL 60435 Number Street City State Zlp Code	As of the date you file, the cl	aim i	s: Check all that apply		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 31 of 87

	\$	329.51	
cal services	_		
ng plans, and other similar debts			
aration agreement or divorce that you did			
ed claim:			
is: Check all that apply			
7338	\$	457.92	
e purposes only			
ng plans, and other similar debts			
aration agreement or divorce that you did			
■ At least one of the debtors and another Type of NONPRIORITY unsecured claim: Check if this claim is for a community Student loans			
is: Check all that apply			
	\$	0.00	
	•	0.00	
cal services			
ng plans, and other similar debts			
aration agreement or divorce that you did			
ed claim:			
	Case number (if know)	Case number (if know)	

Priority Creditor's Name

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 32 of 87

Elden C. Petersei	n, Jr.	Case number (if know)		
607 W. Jefferson Joliet, IL 60431		When was the debt incurred?		
Number Street City State Z	Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? (☐ Debtor 1 only	Check one.	☐ Contingent		
Debtor 2 only		☐ Unliquidated		
Debtor 1 and Debtor 2	only	☐ Disputed		
At least one of the debt	tors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is debt	for a community	☐ Student loans		
Is the claim subject to off	fset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No		$\hfill \square$ Debts to pension or profit-sharing plans, and other similar debts		
Yes		Other. Specify medical services		
Dr. Roy JonesPhy Svc. Priority Creditor's Name	ys. Billing	Last 4 digits of account number 3844 When was the debt incurred?	\$	140.00
PO Box 781 Kankakee, IL 60901		when was the debt incurred?		
Number Street City State Z		As of the date you file, the claim is: Check all that apply		
Who incurred the debt? 0 ☐ Debtor 1 only	Check one.	☐ Contingent		
Debtor 2 only		☐ Unliquidated		
Debtor 1 and Debtor 2	only	☐ Disputed		
At least one of the debt	•	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is debt	for a community	☐ Student loans		
Is the claim subject to off	fset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No		$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
☐ Yes		Other. Specify medical services		
30 Dr. Thomas Moore		Last 4 digits of account number 7900	\$	357.30
Priority Creditor's Name 700 W. Jefferson St		When was the debt incurred?	·	
Shorewood, IL 6043 Number Street City State 2		As of the date you file, the claim is: Check all that apply		
Who incurred the debt? 0 ☐ Debtor 1 only	Check one.	☐ Contingent		
Debtor 2 only		☐ Unliquidated		
☐ Debtor 1 and Debtor 2	only	Disputed		
At least one of the debt	•	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is debt		☐ Student loans		
Is the claim subject to off	fset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No		☐ Debts to pension or profit-sharing plans, and other similar debts		
☐ Yes		■ Other. Specify medical services		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 33 of 87

Debtor 1 Elden C. Petersen, Jr. Case number (if know) 4.31 Dwight-Pine Bluff-Lakewood c/o 247.47 8476 \$ CD&A Last 4 digits of account number Priority Creditor's Name 415 E. Main When was the debt incurred? PO Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes medical services Other. Specify 4.32 **Enterprise Rent-a-car** 787.43 Last 4 digits of account number Priority Creditor's Name 1262 N. Division When was the debt incurred? Morris, IL 60450 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes miscellaneous charges Other. Specify 4.33 **EPMG** 521.00 7320 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? c/o CB Accounts, Inc. Dept. 0102 PO Box 50 Arrowsmith, IL 61722

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

Number Street City State Zlp Code

Debtor	Case 16-00257 Doc 1		Entered 01/06/16 12:28:27 age 34 of 87 Case number (if know)	Desc Main	
Dobioi					
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY uns	secured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of not report as priority claims	a separation agreement or divorce that you did		
	■ No	☐ Debts to pension or profit	s-sharing plans, and other similar debts		
	Yes	Other. Specify	niscellaneous charges		
4.34	Express Cash Mart of Illinois	Last 4 digits of account nu	mber	\$	0.00
	Priority Creditor's Name 255 E. Dania Beach Blvd	When was the debt incurre			
	Dania, FL 33004 Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY uns	ecured claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No		-sharing plans, and other similar debts		
	Yes	Other. Specify	notice purposes only		
4.35	Fingerhut Credit	Last 4 digits of account nu	mber 6800	\$	346.00
	Priority Creditor's Name	-		·	
	PO Box 7999 Saint Cloud, MN 56302	When was the debt incurre	d? <u>3-00</u>		
	Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY uns	ecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of not report as priority claims	a separation agreement or divorce that you did		
	■ No	☐ Debts to pension or profit	-sharing plans, and other similar debts		
	Yes	Other. Specify	niscellaneous charges		
4.36	First Premier Bank	Last 4 digits of account nu	mber 4102	\$	335.00
	Priority Creditor's Name PO Box 5147 Sioux Falls, SD 57117	When was the debt incurre	d?		
	Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply		

Debto	Case 16-00257 Doc 1		red 01/06/16 12:28:27 35 of 87 Case number (if know)	Desc Main	
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:				
	■ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	0 0 1	ration agreement or divorce that you did		
	■ No	not report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify misce	llaneous charges		
4.37	Fst Premier	Last 4 digits of account number	9776	\$	383.00
	Priority Creditor's Name			·	
	3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incurred?	Opened 5/01/07 Last Active 7/08/07		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	Пи <i>в</i>			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	- Ottach Ibans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Credit	Card		
4.38	Grundy County	Last 4 digits of account number		\$	300.00
	Priority Creditor's Name 111 E Washington St Morris, IL 60450	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only□ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify misce	llaneous charges		
4.39	Health Service Systems, Inc.	Last 4 digits of account number		\$	54.00
	Priority Creditor's Name	-		Ψ	
	PO Box 68 Joliet, IL 60434	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 36 of 87

Debto	Elden C. Petersen, Jr.	Case number (if know)		
	Who incurred the debt? Check one.	По п		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
		'		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify medical services		
4.40	Heights Finance	Last 4 digits of account number 0408	\$	2,322.42
	Priority Creditor's Name	Last 4 digits of account number	Ψ	_,-,
	PO Box 244	When was the debt incurred?		
	Bradley, IL 60915 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	D		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	■ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	Type of NONPRIORITY unsecured claim:		
		☐ Student loans		
		☐ Obligations arising out of a separation agreement or divorce that you did		
		not report as priority claims		
		☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify unsecured personal loan		
4.41	Heights Finance	Last 4 digits of account number 0408	\$	2,113.00
	Priority Creditor's Name 2251 W. Altorfer	When was the debt incurred? 5-04		
	Peoria, IL 61615	When was the dept incurred:		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	g		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	- Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify unsecured personal loan	_	
4.42	Heller & Frisone	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name 33 N. LaSalle Ste 1200	When was the debt incurred?	· <u></u>	

Chicago, IL 60602 Number Street City State Zlp Code

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 37 of 87

	Priority Creditor's Name PO Box 17051	When was the debt incurred?			
1.45	Household Bank	Last 4 digits of account number	2861	\$	1,311.37
	Yes	■ Other. Specify misce	llaneous charges		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	<u></u>	a Gianili.		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 only	_			
	Who incurred the debt? Check one.	☐ Contingent			
	Baltimore, MD 21297 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Priority Creditor's Name PO Box 17051	When was the debt incurred?			
1.44	Household Bank	Last 4 digits of account number	0819	\$	1,138.58
	Yes	■ Other. Specify misce	llaneous charges		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Is the claim subject to offset?	not report as priority claims	ration agreement or divorce that you did		
	debt	- Student Idans			
	☐ At least one of the debtors and another☐ Check if this claim is for a community	☐ Student loans			
	☐ Debtor 1 and Debtor 2 only ■ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	_	_			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Contingent			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	1910 Ferro Drive New Lenox, IL 60451	When was the debt incurred?			
	Priority Creditor's Name	-		Ψ	0,7 0010
1.43	Heritage Corridor Credit Union	Last 4 digits of account number	0004	\$	5,703.00
	Yes	Other. Specify notice	purposes only		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Is the claim subject to offset?	not report as priority claims	ration agreement or divorce that you did		
	debt	☐ Student loans			
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	a visaiili		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:		
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 only				
	_	☐ Contingent			

Baltimore, MD 21297 Number Street City State Zlp Code

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 38 of 87

Debto	Elden C. Petersen, Jr.	Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	Gorningeni		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
		Ctudent leans		
	☐ Check if this claim is for a community ☐ Student loans debt			
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify miscellaneous charges		
4.46	Kankakee County	Last 4 digits of account number	\$	400.00
	Priority Creditor's Name			
	189 E. Court	When was the debt incurred?		
	Kankakee, IL 60901 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Type of NO! ☐ Student least one of the debtors and another ☐ Obligation	☐ Disputed		
		Type of NONPRIORITY unsecured claim:		
		☐ Student loans		
		☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify miscellaneous charges		
4.47	MCI Residential Service	Last 4 digits of account number	\$	56.00
	Priority Creditor's Name		· —	
	Po Box 17890 Denver, CO 80217	When was the debt incurred? 12-03		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify miscellaneous charges		
4.48	Mcsi Inc	Last 4 digits of account number 9363	\$	400.00
	Priority Creditor's Name Po Box 327 Poles Heights II 60463	When was the debt incurred?		

Palos Heights, IL 60463

Number Street City State Zlp Code

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 39 of 87

Debto	Elden C. Petersen, Jr.	Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	- Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	П		
	is the claim subject to onset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify 01 Village Of New Lenox		
4.49	Mcsi Inc	Last 4 digits of account number 8589	\$	250.00
	Priority Creditor's Name			
	Po Box 327 Palos Heights, IL 60463	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	П		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Other Of Palos Heights		
4.50	Mcsi Inc	Last 4 digits of account number 7297	\$	150.00
	Priority Creditor's Name			
	Po Box 327 Palos Heights, IL 60463	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	•		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Don't it is a second of the se		
	Sidini Sabjoot to Offsett	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify Other Other Of Monee		
4.51	Medical Collection Systems	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name		·	
	725 S. Wells Ave. Ste. 500	When was the debt incurred?		

Chicago, IL 60601 Number Street City State Zlp Code

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 40 of 87

Debto	Elden C. Petersen, Jr.	——————	Case number (if know)		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
		<u> </u>			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	At least one of the debtors and another	Type of NONE KIOKET Eurosecures	a Gianni.		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify notice	purposes only		
4.52	Midwest Safety	Last 4 digits of account number	586	\$	321.30
	Priority Creditor's Name PO Box 560	When was the debt incurred?			
	Rochester, IL 62563				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
		□ Uniterated and			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	At least one of the debtors and another	_	- O.d		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify misce	llaneous charges		
4.53	National Quick Cash	Last 4 digits of account number		\$	200.00
	Priority Creditor's Name	Last 4 digits of account number		Ψ	
	1420 W. Jefferson Joliet, IL 60435	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated			
	_	· 			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:		
	At least one of the debtors and another	Type of NONFRIORITT unsecured	d Claim.		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify unsec	eured personal loan		
4.54	Nationwide	Last 4 digits of account number	3438	\$	558.00
	Priority Creditor's Name	-		·	
	3435 N. Cicero Ave.	When was the debt incurred?	7-99		
	Chicago, IL 60641 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	· · · · · · · · · · · · · · · · · · ·				

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 41 of 87

Debtor	Elden C. Petersen, Jr.	——————	Case number (if know)		
	Who incurred the debt? Check one.	.			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 2 only	☐ Offiliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sep	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify misc	ellaneous charges		
4.55	New Lenox	Last 4 digits of account number		\$	421.00
	Priority Creditor's Name	-			
	1 Veterans Parkway New Lenox, IL 60451	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sep	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify misc	ellaneous charges	_	
4.56	Northwest Collectors	Last 4 digits of account number	0567	\$	425.00
	Priority Creditor's Name 3601 Algonquin Rd Ste 23	When was the debt incurred?	Opened 7/01/12		
	Rolling Meadows, IL 60008 Number Street City State Zlp Code	As of the date you file, the claim			
	, ,	_	13. Official and apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes		ction Attorney Bourbonnais Fire	_	
4.57	Oakside Clinic	Last 4 digits of account number	C232	\$	92.00
	Priority Creditor's Name 1905 W. Court St. Entrance A	When was the debt incurred?			

Debtor	Case 16-00257 Doc 1 1 Elden C. Petersen, Jr.	Filed 01/06/16	Desc Main	
DCDIO	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	•			
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify medical services		
4.58	Palisades Collection	Last 4 digits of account number 2436	\$	1,070.67
	Priority Creditor's Name 210 Sylvan Ave. Englewood Cliffs, NJ 07632	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify miscellaneous charges		
4.59	Paragon Way IncCash Adv Centers.	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name 2101 W. Ben White Blvd. Ste. 103 Austin, TX 78704	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify notice purposes only		
4.60	Paragon Way IncCollins Fin.	Last 4 digits of account number	\$	435.00
	Priority Creditor's Name			

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 43 of 87 Case number (if know)

2101 W. Ben White Blvd. Ste. 103 When was the debt incurred?

	2101 W. Ben White Blvd. Ste. 103	When was the debt incurred?		
	Austin, TX 78704 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify unsecured personal loan		
4.61	Payday Loans, Inc.	Last 4 digits of account number 9800	\$	554.60
	Priority Creditor's Name 8832 S. Cicero Ave.	When was the debt incurred?	·	
	Oak Lawn, IL 60453 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated		
	_			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify unsecured personal loan		
4.62	Prairie Emergency Services, SC	Last 4 digits of account number 7526	\$	231.00
	Priority Creditor's Name PO Box 2669	When was the debt incurred?		
	Joliet, IL 60434 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify medical services		
4.63	Prairie Trail Credit Union	Last 4 digits of account number 00S1	\$	3,520.00
	Priority Creditor's Name			

Entered 01/06/16 12:28:27 Case 16-00257 Doc 1 Filed 01/06/16 Desc Main Document Page 44 of 87 Debtor 1 Elden C. Petersen, Jr. Case number (if know) 2350 W. McDonough St. When was the debt incurred? 4-04 Joliet, IL 60436 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes miscellaneous charges Other. Specify 4.64 Provena St. Josephs Med Center 781.11 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? 333 N. Madison Joliet, IL 60435 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical expenses Other. Specify 4.65 0.00 Rain of Cash Last 4 digits of account number \$ Priority Creditor's Name When was the debt incurred? **Key Mountain Holdings** 1199 S. Federal Hwy Ste 370 Boca Raton, FL 33432 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes notice purposes only Other. Specify 4.66 **Risk Management Alternatives** 0.00 Last 4 digits of account number Page 23 of 32 Schedule E/F: Creditors Who Have Unsecured Claims Official Form 106 F/F Best Case Bankruptcy

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 45 of 87

Debtor	Elden C. Petersen, Jr.	Case number (if know)		
	Priority Creditor's Name PO Box 105761 Atlanta, GA 30348	When was the debt incurred?		
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	■ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify notice purposes only	_	
4.67	Riverside Community Health Center	Last 4 digits of account number 3839	\$	0.00
	Priority Creditor's Name	When was the debt incurred?		
	PO Box 781 Kankakee, IL 60901	when was the dept incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	_		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify medical services	_	
4.68	Riverside Community Health Center	Last 4 digits of account number 3844	\$	140.00
	Priority Creditor's Name 2156 Paysphere Circle Chicago, IL 60674	When was the debt incurred?		
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	■ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify medical services		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 46 of 87 Case number (if know)

Debioi	Elden C. Petersen, Jr.	Case number (il know)	
4.69	Priority Creditor's Name PO Box 781 Kankakee, IL 60901 Number Street City State Zlp Code	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$ 1,271.20
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only ■ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical services	
4.70	Riverside Medical Center Priority Creditor's Name	Last 4 digits of account number 9620	\$ 75.00
	PO Box 3177 Milwaukee, WI 53201	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only ■ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	
4.71	Riverside Physician Practices Priority Creditor's Name	Last 4 digits of account number 4211	\$ 287.82
	PO Box 781 Kankakee, IL 60901	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another		
	Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts 	
	No	ப் மூல் ம் pension of profit-snaring plans, and other similar debts	
	Yes	Other. Specify miscellaneous charges	

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 47 of 87

Debtor 1 Elden C. Petersen, Jr. Case number (if know) 4.72 1,079.00 Santander Consumer Usa 1000 Last 4 digits of account number Priority Creditor's Name Opened 11/01/10 Last Po Box 961245 When was the debt incurred? Active 7/29/11 Ft Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another \square Check if this claim is for a community ☐ Student loans Is the claim subject to offset? \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Automobile** Other. Specify 4.73 **SBC** 772.32 2966 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? 60663 SBC Drive Chicago, IL 60663 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes miscellaneous charges Other. Specify 4.74 **Security Fin** 0934 609.00 Last 4 digits of account number Priority Creditor's Name Opened 12/06/13 Last C/o Security Finan When was the debt incurred? Active 1/10/14 Spartanburg, SC 29304

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

Debtor	1 Elden C. Petersen, Jr.	Document Page 48 of 87 Case number (if know)		
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	- Offiquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Unsecured		
4.75	Sentry Credit, Inc.	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name	When we the debt incorred?		
	PO Box 12070 Everett, WA 98206	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	·		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify notice purposes only		
4.76	Shorewood Family Dental Care	Last 4 digits of account number	\$	0.00
	Priority Creditor's Name		·	
	607 W. Jefferson Joliet, IL 60431	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another			
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify notice purposes only	_	
4.77	Shorewood Orthopedic c/o			
	CD&A Co. Priority Creditor's Name	Last 4 digits of account number 0456	\$	50.00
	415 E. Main PO Box 213	When was the debt incurred?		
	Streator, IL 61364			

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

Dobtor	Case 16-00257 Doc 1	Filed 01/06/16 Entered 01/06/16 12:28:27 Document Page 49 of 87 Case number (if know)	Desc Main
Deptoi	1 Elden C. Petersen, Jr.		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical services	
4.78	Spot Loan	Last 4 digits of account number	\$ 0.00
	Priority Creditor's Name PO Box 720 Releasest ND 59216	When was the debt incurred?	
	Belcourt, ND 58316 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice purposes only	
4.79	TCF National Bank	Last 4 digits of account number	\$ 139.62
	Priority Creditor's Name 555 E. Butterfield	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify miscellaneous charges	
4.80	Testa IGA c/o J & J Collection	Last 4 digits of account number 7478	\$75.00
	Priority Creditor's Name 168 N. Ottawa Ste 316 Joliet, IL 60431	When was the debt incurred? 10-00	

	One Towne Blvd Shorewood, IL 60404	When was the debt in	curred?		
4.83	Village of Shorewood Priority Creditor's Name	Last 4 digits of accou	nt number	\$	400.00
	Yes	Other. Specify	miscellaneous charges		
	■ No	not report as priority cla	aims r profit-sharing plans, and other similar debts		
	debt Is the claim subject to offset?	☐ Obligations arising	out of a separation agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans			
	☐ At least one of the debtors and another	Type of NONPRIORIT	Y unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	Debtor 1 only Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent			
	Number Street City State Zlp Code	_	e, the claim is: Check all that apply		
_	Priority Creditor's Name 24401 W. Lockport Street Plainfield, IL 60544	When was the debt in			
4.82	Village of Plainfield	Last 4 digits of accou	nt number	\$	400.00
	Yes	Other. Specify	notice purposes only		
	■ No		r profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	Obligations arising not report as priority cla	out of a separation agreement or divorce that you did aims		
	☐ Check if this claim is for a community debt	☐ Student loans			
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Contingent			
	Las Vegas, NV 89126 Number Street City State Zlp Code	As of the date you file	e, the claim is: Check all that apply		
7.01	Priority Creditor's Name PO 28039	Last 4 digits of accou		\$	0.00
4.81	The Bourassa Law Group, LLC	Last A distinct		Φ.	0.00
	Yes	Other. Specify	miscellaneous charges		
	■ No	not report as priority cla	aims r profit-sharing plans, and other similar debts		
	debt Is the claim subject to offset?		out of a separation agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORIT	Y unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Contingent			
	Number Street City State Zlp Code	As of the date you file	e, the claim is: Check all that apply		
Debto	Case 16-00257 Doc 1	Filed 01/06/16 Document	Page 50 of 87 Case number (if know)	Desc Main	
	Case 16-00257 Doc 1	Eilad 01/06/16	Entered 01/06/16 12:28:27	Desc Main	

Debto	Case 16-00257 Doc 1	Filed 01/06/16	Desc Main	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	I	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify miscellaneous charges		
1.84	Walgreens Home Care	Last 4 digits of account number	\$	230.40
	Priority Creditor's Name PO 4018 Danville, IL 61834	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	I	
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Medical expenses		
1.85	Whitmore HardwardACE	Last 4 digits of account number 4645	\$	494.37
	Priority Creditor's Name 1105 S. Water Winchester Green Ctr.	When was the debt incurred?		
	Wilmington, IL 60481 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	I	
	No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify miscellaneous charges		
1.86	Wilmington Fire Protection	Last 4 digits of account number 9072	•	635.00

Priority Creditor's Name

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 52 of 87

ebto	Elden C. Petersen, Jr.	Case number (if know)		
	PO 438495 Chicago, IL 60643	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify medical services		
.87	XtraCash	Last 4 digits of account number	\$	550.00
	Priority Creditor's Name c/o United Legal Corp. 9000 Regency Sq. Ste 1	When was the debt incurred?		
	Jacksonville, FL 32211 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify unsecured personal loan		
.88	Z-tel c/o Asset Acceptance	Last 4 digits of account number	\$	568.15
	Priority Creditor's Name PO Box 2036	When was the debt incurred?	· <u></u>	
	Warren, MI 48090-2036 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify miscellaneous charges		

Part 3: List Others to Be Notified About a Debt That You Already Listed

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 53 of 87 Case number (if know) Document

Debtor 1 Elden C. Petersen, Jr.

trying to collect from you for a debt you owe to so	meone else, list the original creditor i ou listed in Parts 1 or 2, list the addition	at you already listed in Parts 1 or 2. For example, if a collection agency is in Parts 1 or 2, then list the collection agency here. Similarly, if you have onal creditors here. If you do not have additional persons to be notified for								
Name Address	Name Address On which entry in Part 1 or Part2 did you list the original creditor?									
Asset Acceptance	Line 4.73 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims								
PO Box 2036 Warren, MI 48090-2036		■ Part 2: Creditors with Nonpriority Unsecured Claims								

Warren, MI 48090-2036		■ Part 2. Creditors with Nonphority Unsecured Claims				
,	Last 4 digits of account number					
Name Address	On which entry in Part 1 o	or Part2 did you list the original creditor?				
Collections	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
PO Box 589		■ Part 2: Creditors with Nonpriority Unsecured Claims				
PO Box 588		,				
Plainfield, IL 60544	Last Addition of account mountain					
	Last 4 digits of account n	umber				
Name Address	On which entry in Part 1 o	or Part2 did you list the original creditor?				
Steven P. Troy	Line 4.43 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
5 E. Van Buren Suite 106 Joliet, IL 60432		■ Part 2: Creditors with Nonpriority Unsecured Claims				

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Last 4 digits of account number

				Total cla	im
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	57,071.69
	6j.	Total. Add lines 6f through 6i.	6j.	\$	57,071.69

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

			111 1 11111 0 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Elden C. Petersei	n, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this amended fili

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Name		Person or	company with v	whom you have the Street, City, State and ZIP (contract or lease	State what the contract or lease is for
Number Street	2.1					
City State ZIP Code 2.2 Number Street Number Street ZIP Code 2.3 Name Number Number Street ZIP Code 2.4 Number Street City State ZIP Code 2.5 Name Number Street		Name				_
Number Street S			Street			_
Number Street S		City		State	ZIP Code	=
Number Street City State ZIP Code 2.3 Number Street City State ZIP Code 2.4 Number Street City State ZIP Code 2.5 Number Street Number Street City State ZIP Code	2.2	<u> </u>				
City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Name Number Street Street		Name				_
Name		Number	Street			_
Number Street City State ZIP Code 2.4 Number Street City State ZIP Code 2.5 Number Street Number Street Number Street State ZIP Code		City		State	ZIP Code	_
Number Street City State ZIP Code 2.4 Number Street City State ZIP Code 2.5 Number Street Number Street Number Street State ZIP Code	2.3					
City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Name				_
2.4 Name Number Street State ZIP Code		Number	Street			_
Number Street City State ZIP Code 2.5 Name Number Street		City		State	ZIP Code	_
Number Street City State ZIP Code 2.5 Name Number Street	2.4				·	
City State ZIP Code 2.5 Name Number Street		Name				_
2.5 Name Number Street			Street			_
Number Street		City		State	ZIP Code	
Number Street	2.5					
		Name				_
City State ZIP Code		Number	Street			_
		City		State	ZIP Code	

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main

		Docume	nt Page 55 d	of 87
Fill in this i	nformation to identify your	case:		
Debtor 1	Elden C. Petersei	n .lr		
20010	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number	er			☐ Check if this is an
()				amended filing
Official	Form 106H			
		-1-4		
<u>Scneal</u>	ıle H: Your Cod	eptors		12/15
■ No □ Yes 2. Withi Arizona	in the last 8 years, have you, California, Idaho, Louisiana. Go to line 3. Did your spouse, former spo	ս lived in a community p i , Nevada, New Mexico, Pu	r operty state or territo erto Rico, Texas, Wash	ory? (Community property states and territories include
in line 2 Form 10 fill out 0	2 again as a codebtor only in the second of	if that person is a guaran I Form 106E/F), or Sched	tor or cosigner. Make	or if your spouse is filing with you. List the person shows a sure you have listed the creditor on Schedule D (Office 06G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the debtack all schedules that apply:
Na	ame			☐ Schedule E/F, line
				☐ Schedule G, line
N	umber Street			_
Ci		State	ZIP Code	
3.2				☐ Schedule D, line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
- NI.	umber Street			_
Ci		State	ZIP Code	

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 56 of 87

F :1	lin shin information to identify				
	I in this information to identify your celebtor 1 Elden C. Per				
1	ebtor 2 ouse, if filing)				
Ur	nited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		
1	ase number known)		-		
\overline{C}	official Form 106I			MM / DI	D/ YYYY
S	chedule I: Your Inc	ome			12/15
	Describe Employment Fill in your employment	On the top of any additi			(if known). Answer every question
	information.		Debtor 1 ■ Employed		or 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Not employed	_	ot employed
	employers.	Occupation	Chemical Operator		
	Include part-time, seasonal, or self-employed work.	Employer's name	Solvay		
	Occupation may include student or homemaker, if it applies.	Employer's address	23525 W. Eames Street University Park, IL		
		How long employed t	here? 4 months		
Pa	Give Details About Mor	nthly Income			
	imate monthly income as of the douse unless you are separated.	ate you file this form. If	you have nothing to report for any	line, write \$0 in	the space. Include your non-filing
	ou or your non-filing spouse have me re space, attach a separate sheet to		ombine the information for all emp	loyers for that p	erson on the lines below. If you need
				For Debtor 1	For Debtor 2 or non-filing spouse

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

			non-f	iling spouse
2.	\$	6,502.17	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	6,502.17	\$_	0.00

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 57 of 87

Deb	tor 1	Elden C. Petersen, Jr.	_	(Case	number (<i>if know</i>	n)					
					For	Debtor 1			ebtor iling s	2 or spouse		
	Cop	y line 4 here	4.		\$_	6,502.1	7	\$		0.00	_	
5.	List	all payroll deductions:										
	5a. 5b. 5c. 5d.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance	50 50	o. c. d.	\$ \$ \$	1,464.4 0.0 0.0 0.0	0	\$ \$ \$		0.00 0.00 0.00 0.00	_ - -	
	5e. 5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify: 401k loan	56 5f 5ç 5h	·.	\$ _ \$ _	536.2 0.0 87.6 20.3	9	\$ \$ + \$		0.00 0.00 0.00 0.00		
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	2,108.8		\$		0.00	_	
7. 8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	86 86 sce 86 86	a. c. d. e.	\$	0.0 0.0 0.0 0.0 0.0 0.0 0.0	000000000000000000000000000000000000000	\$ \$ \$ \$ \$ + \$		0.00 0.00 0.00 0.00 0.00 0.00		
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	0.0	0	\$		0.0	0	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	,	4,393.35 +	\$_		0.00	= \$ _	4,39	93.35
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedu</i> ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are notify:	ur dep			. •			chedul 11.			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of Ceries							12.	\$		93.35
13.	Do y	you expect an increase or decrease within the year after you file this form	m?							Combi month		ome

Fill	in this informa	ation to identify yo	our case:			I		
	otor 1	Elden C. Pete					neck if this is:	
	otor 2 ouse, if filing)						A supplement s	ng howing postpetition chapter of the following date:
Unit	ted States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILI	LINOIS		MM / DD / YYY	Υ
1	se number nown)							
0	fficial Fo	orm 106J						
S	chedule	J: Your E	Expen	ses				12/1
infe	ormation. If m		eded, atta	ch another sheet to the				e for supplying correct ite your name and case
Pai		ribe Your House	hold					
1.	Is this a joir No. Go to							
		s Debtor 2 live i	n a separ	ate household?				
	□ N □ Y		st file Offici	al Form 106J-2, <i>Exper</i>	nses for Separate Hous	ehold of D	Debtor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information fo each dependent	•		Dependent's age	Does dependent live with you?
	Do not state dependents				child		15	□ No ■ Yes
					child		15	□ No ■ Yes
					child		21	□ No ■ Yes
								□ No □ Yes
3.	expenses o	penses include f people other th d your depender	nan $_{\square}$	No Yes				U Yes
Est	timate your ex	ate Your Ongoing the Section of Your Congression of Your Congressi	our bankrı	uptcy filing date unles	ss you are using this t upplemental <i>Schedul</i>	form as a le <i>J</i> , check	supplement in a contract the box at the to	Chapter 13 case to report op of the form and fill in the
the		h assistance and		government assistand luded it on <i>Schedule</i>			Your e	xpenses
4.		or home ownersland any rent for the			e. Include first mortgag	ge 4.	\$	675.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	rty, homeowner's				4b.	·	58.33
		maintenance, re				4c.	·	0.00
5		owner's associati		dominium dues o ur residence , such as	home equity loans	4d.	\$ \$	0.00 354.00

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 59 of 87

Elden C. Petersen, Jr.	Case number (if known)	
Utilities:		
6a. Electricity, heat, natural gas	6a. \$	259.00
6b. Water, sewer, garbage collection	6b. \$	85.02
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d. Other. Specify: cell phone family	6d. \$	150.00
Food and housekeeping supplies	7. \$	800.00
Childcare and children's education costs	8. \$	
	9. \$	230.00
Clothing, laundry, and dry cleaning		50.00
Personal care products and services	10. \$	36.00
Medical and dental expenses	11. \$	100.00
Transportation. Include gas, maintenance, bus or train fare.	12. \$	500.00
Do not include car payments.	13. \$	0.00
Entertainment, clubs, recreation, newspapers, magazines, and books	·	
Charitable contributions and religious donations	14. \$	0.00
. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance	15a. \$	60.00
15b. Health insurance	·	60.00
	15b. \$	0.00
15c. Vehicle insurance	15c. \$	120.00
15d. Other insurance. Specify:	15d. \$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	40. *	
Specify: Property Taxes	16. \$	166.00
Installment or lease payments:	^	
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
Your payments of alimony, maintenance, and support that you did not report a		0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I)	• <u> </u>	
Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	
Other real property expenses not included in lines 4 or 5 of this form or on Sch		0.00
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
. Other: Specify:	21. +\$	0.00
	_	
. Calculate your monthly expenses 22a. Add lines 4 through 21.	· ·	2 702 25
9	\$	3,793.35
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,793.35
Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	4,393.35
23b. Copy your monthly expenses from line 22c above.	23b\$	3,793.35
200. Copy your monthly expenses nom line 220 above.	∠ου. - φ	১,/খ১.১১
23c. Subtract your monthly expenses from your monthly income.		
The result is your <i>monthly net income</i> .	23c. \$	600.00
The todak to your monthly not mounte.	<u> </u>	
Do you expect an increase or decrease in your expenses within the year after y	ou file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your		ase or decrease because of a
modification to the terms of your mortgage?		
■ No.		

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 60 of 87

Fill in this in	nformation to identify your	case:			
Debtor 1	Elden C. Petersei	n, Jr.			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	First Name	Middle Name	Last Name		
(Spouse II, IIIIII)	l) Filst Name	ivildale Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case numbe	er				
(if known)					☐ Check if this is an
					amended filing
Λ (:-:-1 Ε	400D				
	form 106Dec				
Declar	ration About a	n Individual	Debtor's	Schedules	12/15
If two marrie	ed people are filing togethe	r, both are equally resp	onsible for supplyi	ng correct information.	
You must file	e this form whenever you f	le bankruptcy schedule	es or amended sch	edules. Making a false sta	atement, concealing property, or
					000, or imprisonment for up to 20
years, or bot	th. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
	Cian Dalam				
	Sign Below				
Did vo	u pay or agree to pay some	one who is NOT an atto	rnev to help vou fi	II out bankruptcy forms?	
,	a pay or agree to pay come		. ,		
■ No	0				
□ Y€	es. Name of person			. Attach Bankruptcy Pet	ition Preparer's Notice, Declaration,
_	· <u></u>			and Signature (Official F	
Under p	penalty of perjury, I declare	that I have read the sur	nmary and schedu	les filed with this declara	tion and
	ey are true and correct.		,		
X /s/	Elden C. Petersen, Jr.		X		
	den C. Petersen, Jr.			ture of Debtor 2	
	nature of Debtor 1		•		

Date

Date January 6, 2016

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 61 of 87

	in Alain inform					
		mation to identify you				
Deb	tor 1	Elden C. Peterse	en, Jr. Middle Name	Last Name		
Deb	tor 2	· iiot i tailio	made Hamb	Zaot Hamo		
(Spou	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case (if kno	e number _				_	theck if this is an mended filing
Sta Be as	tement	and accurate as possi		are filing together, both are	ankruptcy equally responsible for sup y additional pages, write yo	
numl	ber (if know	n). Answer every ques	stion.	·	y additional pages, write yo	ur name and case
Part		Details About Your Ma or current marital statu	rital Status and Where You is?	Lived Before		
	■ Married □ Not ma	I				
2.	Durina the I	ast 3 vears, have you	lived anywhere other than	where you live now?		
	■ No		ived in the last 3 years. Do no	·	v.	
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Expla	in the Sources of You	r Income			
	Fill in the tota	al amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No ■ Yes. Fil	ll in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calenda uary 1 to De	ar year: ecember 31, 2015)	■ Wages, commissions, bonuses, tips	\$58,906.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document

Page 62 of 87 Case number (if known) Debtor 1 Elden C. Petersen, Jr.

				Debtor 1		Debtor 2	Debtor 2		
				Sources of income Check all that apply.	(befo	ss income ore deductions and usions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
		dar year be December		■ Wages, commissions bonuses, tips	,	\$55,936.00	☐ Wages, combonuses, tips	imissions,	
				☐ Operating a business			☐ Operating a	business	
5.	Include in unemploy	come regard ment, and o	dless of wheth ther public be	e during this year or the the that income is taxable. enefit payments; pensions; ou are filing a joint case and	Examples rental inco	of other income are ome; interest; dividen	alimony; child sup ids; money collect	ed from law	suits; royalties; and
	List each	source and	the gross inco	ome from each source sep	arately. Do	not include income	that you listed in li	ne 4.	
	■ No □ Yes.	Fill in the de	etails.						
				Dahtas 4			Dahtan 0		
				Sources of income Describe below	(befo	ss income ore deductions and usions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
	rt 3: Lis	. O(-! D-		Made Before You Filed f	Dl				
	No. ■ Yes.	During the No. Yes	90 days before 30 day	each creditor to whom you editor. Do not include payn payments to an attorney for ton 4/01/16 and every 3 your both have primarily concreyou filed for bankruptcy	hold purpo did you p paid a tota nents for co or this ban ears after nsumer do did you p paid a tota t obligatio	al of \$6,225* or more lomestic support oblikruptcy case. that for cases filed or lebts. any any creditor a total of \$600 or more an	in one or more pa gations, such as c n or after the date	ore? yments and hild support of adjustme?	the total amount you and alimony. Also, do nt.
	Creditor	's Name an	d Address	Dates of pay	nent	Total amount paid	Amount you still owe	Was this	payment for
7.	Insiders in corporation including a support an	nclude your ns of which one for a bu nd alimony.	relatives; any you are an of	bankruptcy, did you mal general partners; relatives ficer, director, person in co perate as a sole proprietor.	of any ge introl, or o	neral partners; partners wner of 20% or more	erships of which your of their voting sec	ou are a ger curities; and	neral partner; any managing agent,
		Name and		Dates of pay	ment	Total amount	Amount you still owe	Reason f	or this payment

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 63 of 87 Case number (if known) Debtor 1 Elden C. Petersen, Jr. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Prairie Trail Credit Union v. Elden civil suit Will County, 12th Judicial Pending Petersen District □ On appeal 06 SC 2904 Jol □ Concluded Judgment Plaintiff 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below. **Creditor Name and Address** Value of the Describe the Property Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

per person

Address:

8.

Describe the gifts

Value

Gifts with a total value of more than \$600

Person to Whom You Gave the Gift and

Dates you gave

the gifts

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 64 of 87 Case number (if known) Debtor 1 Elden C. Petersen, Jr. 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. \square No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You John C. Dent, Ltd. \$400.00 \$400.00 1000 S. Hamilton Suite D Lockport, IL 60441 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details.

Address

Description and value of

property transferred

Person Who Received Transfer

Person's relationship to you

Date transfer was

made

Describe any property or

paid in exchange

payments received or debts

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 65 of 87 Case number (if known)

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device beneficiary? (These are often called asset-protection devices.)			e of which you are a		
	■ No□ Yes. Fill in the details.				
	Name of trust	Description and	d value of the property tr	ransferred	Date Transfer was made
Pa	rt 8: List of Certain Financial Accounts	s, Instruments, Safe Depo	osit Boxes, and Storage l	Units	
20.	Within 1 year before you filed for bankr sold, moved, or transferred? Include checking, savings, money mark	et, or other financial acc	ounts; certificates of dep	•	
	houses, pension funds, cooperatives, a No Yes. Fill in the details.	ssociations, and other til	nancial institutions.		
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have withit cash, or other valuables?	n 1 year before you filed	for bankruptcy, any safe	deposit box or other depo	sitory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Coo	Who else had a Address (Numbe State and ZIP Code)	r, Street, City,	ibe the contents	Do you still have it?
22.	Have you stored property in a storage u	nit or place other than yo	our home within 1 year b	efore you filed for bankrup	tcy
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Coo	Who else has of to it? Address (Numbe State and ZIP Code)	r, Street, City,	ibe the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold or Cor	trol for Someone Else			
23.	Do you hold or control any property that for someone.	t someone else owns? Ir	nclude any property you l	borrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Coo	Where is the pi (Number, Street, Cit Code)		ibe the property	Value
	rt 10: Give Details About Environmenta the purpose of Part 10, the following def				
	Environmental law means any federal, s toxic substances, wastes, or material ir regulations controlling the cleanup of t	state, or local statute or r	ace water, groundwater,		
	A			4	

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 66 of 87 Case number (if known) Document

Debtor 1 Elden C. Petersen, Jr.

Environmental law, if you know it	Date of notice				
	Date of notice				
Environmental law, if you know it	Date of notice				
vironmental law? Include settlements	and orders.				
Nature of the case	Status of the case				
ny of the following connections to an	y business?				
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
hip (LLP)					
partner in a partnership					
1					
SS.					
Dates business existed					
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	Environmental law, if you know it vironmental law? Include settlements Nature of the case ny of the following connections to any of the full-time or part-time hip (LLP) Employer Identification number Do not include Social Security Dates business existed				

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Page 67 of 87
Case number (if known) Document Debtor 1 Elden C. Petersen, Jr.

are tru with a	ue and correct. I understand that ma	t of Financial Affairs and any attachments, and I declare under perking a false statement, concealing property, or obtaining money or up to \$250,000, or imprisonment for up to 20 years, or both.	, , , ,
/s/ E	lden C. Petersen, Jr.		
Elden C. Petersen, Jr. Signature of Debtor 1		Signature of Debtor 2	
Date January 6, 2016		Date	
Did yo	ou attach additional pages to Your S	statement of Financial Affairs for Individuals Filing for Bankruptcy	(Official Form 107)?
■ No			
☐ Yes			

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive
fees directly from the debtor after the filing of the case. Unless the following provision is
checked and completed, any retainer received by the attorney will be treated as a security
retainer, to be placed in the attorney's client trust account until approval of a fee application by
the court.

The attorney seeks to have the retainer received by the attorney treated as an advance
payment retainer, which allows the attorney to take the retainer into income immediately
The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$400.00

toward the flat fee, leaving a balance due of \$3,600.00; and \$435.00 for expenses,

leaving a balance due for the filing fee of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: January 6, 2016	
Signed:	
Elden C. Petersen, Jr.	John C. Dent
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amoun	its are blank. Local Bankruptcy Form 23c

Case 16-00257 Doc 1 Filed 01/06/16 Entered 01/06/16 12:28:27 Desc Main Document Page 77 of 87

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Elden C. Petersen, Jr.		Case No.				
		Debtor(s)	Chapter	13			
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR DE	EBTOR(S)			
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	4,000.00			
	Prior to the filing of this statement I have received		\$	400.00			
	Balance Due			3,600.00			
2.	\$ 281.00 of the filing fee has been paid.						
3.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed compensat	ion with any other persor	n unless they are meml	bers and associates	of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of				law firm. A		
6.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspec	cts of the bankruptcy c	ase, including:			
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 						
7.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any dischar			y proceeding.			
	CE	ERTIFICATION					
	I certify that the foregoing is a complete statement of any agreenankruptcy proceeding.	eement or arrangement for	r payment to me for re	presentation of the	debtor(s) in		
_	lanuary 6, 2016 Date	Isl John C. Dent John C. Dent Signature of Attorn John C. Dent, Lt 1000 S. Hamilton	ney td. n Suite D				
		Lockport, IL 604	14 Sav: 815-588-0326				

jcd60439@yahoo.com
Name of law firm

United States Bankruptcy Court Northern District of Illinois

		1 (of the District of Immors		
In re	Elden C. Petersen, Jr.		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of 6	Creditors: _	90
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	January 6, 2016	/s/ Elden C. Petersen, Jr. Elden C. Petersen, Jr. Signature of Debtor		

Advance til Payday 1108 W. Jefferson St. Joliet, IL 60435

American Cash N Go 1924 Plainfield Rd. Crest Hill, IL 60435

American Cash n Go PO 588 Plainfield, IL 60544

American General Finance 2149 W. Jefferson St. Joliet, IL 60435

American Recovery Systems, Inc. 1699 Wall St. Ste 300 Mount Prospect, IL 60056

Americash Loans LLC c/o AAM, Inc. 330 Georgetown Sq., Ste 104 Wood Dale, IL 60191

Asset Acceptance PO Box 2036 Warren, MI 48090-2036

AT&T Wireless 16200 SW 4th Ave. Portland, OR 97201

Bank of Dwight 132 E. Main St. Dwight, IL 60420

Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Ste. 400 Chicago, IL 60606

Captial One Bank PO Box 790216 Saint Louis, MO 63179 Cashland 17 Triangle Park Cincinnati, OH 45246

Cashnet PO 643990 Cincinnati, OH 45264

CB Accounts, Inc. PO Box 1289 Peoria, IL 61654

Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602

Cda/pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

Collections
PO Box 589
PO Box 588
Plainfield, IL 60544

ComEd Bill Payment Center Chicago, IL 60690

ComEd PO Box 6111 Carol Stream, IL 60197

Cottonwood Financial Ltd. dba The Cash Store Baker Miller, 29 N. Wacker 5th Fl Chicago, IL 60606

Credit Acceptance Attn: Bankruptcy Dept 25505 West 12 Mile Rd Ste 3000 Southfield, MI 48034 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

Dermatology Limited 2400 Glenwood Ave., Ste. 126 Joliet, IL 60435

DETEX PO Box 383 Decorah, IA 52101

Dr. Lee--Creditors Discount & Audit 415 E. Main PO Box 213 Streator, IL 61364

Dr. Richard Craig, LLP 607 W. Jefferson Joliet, IL 60431

Dr. Roy Jones---Phys. Billing Svc. PO Box 781 Kankakee, IL 60901

Dr. Thomas Moore 700 W. Jefferson St. Shorewood, IL 60431

Dwight-Pine Bluff-Lakewood c/o CD&A 415 E. Main PO Box 213 Streator, IL 61364

Enterprise Rent-a-car 1262 N. Division Morris, IL 60450

EPMG c/o CB Accounts, Inc. Dept. 0102 PO Box 50 Arrowsmith, IL 61722 Express Cash Mart of Illinois 255 E. Dania Beach Blvd Dania, FL 33004

Fingerhut Credit PO Box 7999 Saint Cloud, MN 56302

First Premier Bank PO Box 5147 Sioux Falls, SD 57117

Fst Premier 3820 N Louise Ave Sioux Falls, SD 57107

Green Tree Financial 345 St. Peter St. Saint Paul, MN 55102

Grundy County 111 E Washington St Morris, IL 60450

Health Service Systems, Inc. PO Box 68
Joliet, IL 60434

Heights Finance PO Box 244 Bradley, IL 60915

Heights Finance 2251 W. Altorfer Peoria, IL 61615

Heller & Frisone 33 N. LaSalle Ste 1200 Chicago, IL 60602

Heritage Corridor Credit Union 1910 Ferro Drive New Lenox, IL 60451 Household Bank PO Box 17051 Baltimore, MD 21297

Kankakee County 189 E. Court Kankakee, IL 60901

Lighthouse Financial Group c/o Detex Agency & Asscoaites PO Box 383 Decorah, IA 52101

MCI Residential Service Po Box 17890 Denver, CO 80217

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Medical Collection Systems 725 S. Wells Ave. Ste. 500 Chicago, IL 60601

Midwest Safety PO Box 560 Rochester, IL 62563

National Quick Cash 1420 W. Jefferson Joliet, IL 60435

Nationwide 3435 N. Cicero Ave. Chicago, IL 60641

New Lenox 1 Veterans Parkway New Lenox, IL 60451

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 Oakside Clinic 1905 W. Court St. Entrance A Kankakee, IL 60901

Palisades Collection 210 Sylvan Ave. Englewood Cliffs, NJ 07632

Paragon Way Inc.--Cash Adv Centers. 2101 W. Ben White Blvd. Ste. 103 Austin, TX 78704

Paragon Way Inc.--Collins Fin. 2101 W. Ben White Blvd. Ste. 103 Austin, TX 78704

Payday Loans, Inc. 8832 S. Cicero Ave. Oak Lawn, IL 60453

Prairie Emergency Services, SC PO Box 2669 Joliet, IL 60434

Prairie Trail Credit Union 2350 W. McDonough St. Joliet, IL 60436

Provena St. Josephs Med Center 333 N. Madison Joliet, IL 60435

Rain of Cash Key Mountain Holdings 1199 S. Federal Hwy Ste 370 Boca Raton, FL 33432

Risk Management Alternatives PO Box 105761 Atlanta, GA 30348

Riverside Community Health Center 2156 Paysphere Circle Chicago, IL 60674

Riverside Community Health Center PO Box 781 Kankakee, IL 60901

Riverside Medical Center PO Box 3177 Milwaukee, WI 53201

Riverside Medical Center PO Box 781 Kankakee, IL 60901

Riverside Physician Practices PO Box 781 Kankakee, IL 60901

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

SBC 60663 SBC Drive Chicago, IL 60663

Security Fin C/o Security Finan Spartanburg, SC 29304

Sentry Credit, Inc. PO Box 12070 Everett, WA 98206

Shorewood Family Dental Care 607 W. Jefferson Joliet, IL 60431

Shorewood Orthopedic c/o CD&A Co. 415 E. Main PO Box 213 Streator, IL 61364

Spot Loan PO Box 720 Belcourt, ND 58316 Springleaf 2149 W. Jefferson St. Joliet, IL 60435

Steven P. Troy 5 E. Van Buren Suite 106 Joliet, IL 60432

TCF National Bank 801 Marquette Ave. Minneapolis, MN 55402

TCF National Bank 555 E. Butterfield Lombard, IL 60148

Testa IGA c/o J & J Collection 168 N. Ottawa Ste 316 Joliet, IL 60431

The Bourassa Law Group, LLC PO 28039 Las Vegas, NV 89126

Title Max 1695 Plainfield Road Crest Hill, IL 60403

Village of Plainfield 24401 W. Lockport Street Plainfield, IL 60544

Village of Shorewood One Towne Blvd Shorewood, IL 60404

Walgreens Home Care PO 4018 Danville, IL 61834

Whitmore Hardward---ACE 1105 S. Water Winchester Green Ctr. Wilmington, IL 60481 Will County Clerk 302 N. Chicago Joliet, IL 60432

Wilmington Fire Protection PO 438495 Chicago, IL 60643

XtraCash
c/o United Legal Corp.
9000 Regency Sq. Ste 1
Jacksonville, FL 32211

Z-tel c/o Asset Acceptance PO Box 2036 Warren, MI 48090-2036